

Bankruptcy Case Number: 10-40040

# CERTIFICATE OF DEBTOR EDUCATION

I certify that on January 5, 2010, at 5:25 o'clock PM EST.

Harry Cappas completed a course on personal financial  
management given by telephone by

GreenPath, Inc.

a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the Eastern District of New York

**Date:** January 5, 2010

By /s/Holli Bratt for Rashida Rembert

Name Rashida Rembert

**Title**      **Counselor**